

SUBSTITUTE SPECIFICATION  
CLEAN VERSION  
U.S. Appln. No. 10/082,171  
Atty. Docket No. 03292.101250.

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TITLE

**METHOD AND APPARATUS FOR PROVIDING PRE-EXISTING AND  
PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE  
ACCOUNT**

RELATED APPLICATIONS

[0001] This patent application claims priority to, and the benefit of, the U.S. provisional patent application U.S. Serial No. 60/277,539, entitled "SYSTEM AND METHOD FOR RECOGNIZING PRE-EXISTING CUSTOMERS" filed on Mar. 20, 2001, and U.S. provisional patent application U.S. Serial No. 60/311,541, entitled "SYSTEM AND METHOD FOR PRE-APPROVED INTERNET APPLICATIONS" filed on Aug. 10, 2001, both of which are hereby incorporated by reference.  
*OK to enter file*  
*6/16/01*

Field Of Invention

[0002] The present invention generally relates to identifying and distinguishing between pre-existing card holders and prospective card holders accessing an on-line system maintained by a card provider, and providing the accessing party with personalized enrollment offers.